

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY

**Caption in Compliance with D.N.J. LBR 9004-1( b)**

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PNC BANK, NATIONAL ASSOCIATION

In Re:  
Debbie Brathwaite DEBTOR,  
Frederick A. Towne CO-DEBTOR



Order Filed on September 23,  
2016 by Clerk, U.S. Bankruptcy  
Court - District of New Jersey

Case No: 14-26319 SLM

Chapter: 13

Hearing Date: September 14, 2016

Judge: Stacey L. Meisel

**ORDER VACATING CO-DEBTOR STAY**

The relief set forth on the following page is hereby ordered **ORDERED**.

**DATED: September 23, 2016**

A handwritten signature in cursive script, reading "Stacey L. Meisel", is written over a horizontal line.  
Honorable Stacey L. Meisel  
United States Bankruptcy Judge

Upon the motion of PNC BANK, NATIONAL ASSOCIATION, under Bankruptcy Code Sections 362(a) and 1301 (c) for relief from the automatic stay as to certain property as hereinafter set forth, and for cause shown, it is

ORDERED that the co-debtor stay is vacated to permit the movant, its successors or assignees, to institute or resume and prosecute to conclusion one or more actions in the court(s) of appropriate jurisdiction to pursue the movant's rights in the following:

☒ Real Property More Fully Described as:

**Land and premises commonly known as 108 N Watchung Dr, Hawthorne NJ 07506**

☐ Personal Property More Fully Describes as:

It is further ORDERED that the movant may join the co-debtor in its action(s) irrespective of any conversion to any other chapter of the Bankruptcy Code.

It is further ORDERED that the movant, its successors or assignees, may proceed with its rights and remedies under the terms of the subject Mortgage and pursue its State Court remedies including, but not limited to, taking the Property to Sheriff's Sale, in addition to potentially pursuing other loss mitigation alternatives, including, but not limited to, a loan modification, short sale or deed-in-lieu foreclosure. Additionally, any purchaser of the Property at Sheriff's Sale (or purchaser's assignee) may take any legal action for enforcement of its right to possession of the Property.

The movant shall serve this order on the co-debtor, any trustee and any other party who entered an appearance on the motion.